Abstract

A network for smart card applications using a smart card in combination with a smart card terminal. The network arrangement includes a communications network connected to at least one smart card terminal, and a central database server in operative communication with the network central office. The network central office is part of the public switched telephone network and transmits smart card data between the smart card terminal and central database server. The central database server includes many partitioned memory locations each containing information associated with a smart card application. The information contained in the partitioned memory locations is accessible by data pointers stored on the individual smart cards. In this manner, the amount of data stored on the smart cards using the system is reduced and all of the information relating to a smart card user is centralized in one location. The central database server includes means for distinguishing between public information and proprietary information stored in the partitioned memory locations.

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